

Information to identify the case:

Debtor 1	James H. Logan	Social Security number or ITIN	xxx-xx-1339
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21699-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James H. Logan

7/11/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James H. Logan
Debtor

Case No. 18-21699-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 11, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

Recip ID	Recipient Name and Address
db	+ James H. Logan, 2609 Grandview Ave, McKeesport, PA 15132-7831
14823360	ARS National Services, Inc., P.O. Box 69046, Escondido, CA 92046-9046
14823357	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14823362	+ Capital One Bank USA, N.A., c/o Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Ave, Suite 320, Scranton, PA 18503-2062
14823364	+ Chrysler Capital, P.O. Box 9015, Temecula, CA 92589-9015
14823367	Fifth Third Bank, P.O. Box 63900, CC 3110, Cincinnati, OH 45263-0900
14823369	Foundation Radiology Group, 75 Remittance Dr. Dept 6757, Chicago, IL 60675-6757
14823370	+ Grandis Ruban Shanahan & Assoc, 575 Coal Valley Road, Ste. 570, Clairton, PA 15025-3729
14823371	+ Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
14823373	+ Lincoln Way Internal Medicine, 3 Penn Center W., Suite 127, Pittsburgh, PA 15276-0112
14823374	+ McKeesport City Treasurer, 500 5th Ave, 1st Floor, McKeesport, PA 15132-2527
14823376	+ Pennsylvania American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 12 2022 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14877108	+ Email/Text: csc.bankruptcy@amwater.com	Jul 12 2022 00:06:00	American Water, PO Box 578, Alton, IL 62002-0578
14823359	Email/Text: ebn@americollect.com	Jul 12 2022 00:06:00	Americollect, P.O. Box 1505, Manitowoc, WI 54221-1505
14823361	+ EDI: TSYS2	Jul 12 2022 04:08:00	Barclays Bank Delaware, P.O. Box 8833, Wilmington, DE 19899-8833
14849297	EDI: CAPITALONE.COM	Jul 12 2022 04:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14823363	+ Email/Text: crdept@na.firstsource.com	Jul 12 2022 00:06:00	Capital One Bank USA, N.A., c/o Firstsource

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14852547	Email/PDF: bncnotices@becket-lee.com	Jul 12 2022 00:12:30	Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14852592	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 12 2022 00:06:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14823365	+ Email/Text: bdsupport@creditmanagementcompany.com	Jul 12 2022 00:06:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14823366	+ Email/Text: clientservices@credit-control.com	Jul 12 2022 00:06:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14850279	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 12 2022 00:06:00	Credit One Bank, c/o Credit Control, LLC, 5757Phantom Dr., Suite 330, Hazelwood, MO 63042-2429
14823368	+ EDI: BLUESTEM	Jul 12 2022 04:08:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14823372	Email/Text: bankruptcy@mermed.com	Jul 12 2022 00:06:00	Fingerhut Advantage, P.O. Box 166, Newark, NJ 07101-0166
14870919	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2022 00:12:01	Kohls/Capital One, N.A., c/o Merchants and Medical Credit Corp., 6324 Taylor Dr., Flint, MI 48507-4685
14876955	+ EDI: AISMIDFIRST	Jul 12 2022 04:08:00	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14823375	+ EDI: AISMIDFIRST	Jul 12 2022 04:08:00	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14878326	+ EDI: CBS7AVE	Jul 12 2022 04:08:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
14823377	EDI: PRA.COM	Jul 12 2022 04:08:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14824533	+ EDI: RECOVERYCORP.COM	Jul 12 2022 04:08:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
14825834	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14825834	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14823378	EDI: RMSC.COM	Jul 12 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14869103	^ MEBN	Jul 12 2022 00:05:40	SYNCB/Care Credit, P.O. Box 960061, Orlando, FL 32896-0006
14869056	^ MEBN	Jul 12 2022 00:05:30	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
			UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		GINNIE MAE PROCESSING
cr		MidFirst Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14874635 *P++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14823358 ## Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor GINNIE MAE PROCESSING bnicholas@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor James H. Logan attorneyspyra@dennisspyra.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6